

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MISSOURI

IN RE: JEREMY SCOTT CUNNINGHAM
CYDNEY JEAN CUNNINGHAM

Case No. 05-60254-ABF
Chapter 7

**REAFFIRMATION AGREEMENT COMBINED WITH DECLARATION OF
DEBTORS' ATTORNEY WITH RESPECT TO REAFFIRMATION AGREEMENT**

IT IS HEREBY AGREED, pursuant to 11 U.S.C. Section 524, that the above names debtors do reaffirm the indebtedness owed to the undersigned creditor, who agrees to be bound by the terms of this agreement, in the amount of \$53,845.20.

Under the terms of any instruments, contracts, notes, deeds of trust, etc., executed by the parties, except as herein modified, which indebtedness is secured by 7855 Highway North, Mountain Cove, MO 65711, which will be payable at the rate of \$996.93 as adjusted for escrow if necessary commencing 3/1/05.

Debtors hereby acknowledge and understand that they may rescind this agreement at any time prior to discharge of within sixty (60) days after the date of this agreement is filed with the Court, which ever occurs last, by giving notice of rescission to said creditor.

Debtors also agree that they have voluntarily entered into this agreement negotiated between debtors' attorney and creditor, that it does not impose any undue hardship on the debtors or a dependent of the debtors and is in the best interest of the debtors.

Agreed this 6th day of May 2005.

/s/ SANDRA PAYNE

Creditor Union Planters Bank
Sandra Payne for Creditor Union Planters Bank
Bankruptcy Specialist

/s/ JEREMY SCOTT CUNNINGHAM

Debtor Jeremy Scott Cunningham

/s/ CYDNEY JEAN CUNNINGHAM

Debtor Cydney Jean Cunningham

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DECLARATION OF DEBTORS' ATTORNEY
WITH RESPECT TO REAFFIRMATION AGREEMENT

COMES NOW, Patrick W. Rodery, attorney for the debtors in the above captioned Bankruptcy Proceeding, declare that, I represent the above debtors in the above Chapter 7 Case during the course of negotiation of the foregoing agreement pursuant to U.S.C. 524© (3) and hereby swears or affirms the following:

- A. That the above reaffirmation agreement entered into between debtors and said creditor, a copy of which has been filed with the court, represents a fully informed and voluntary agreement by the debtors;
- B. That the reaffirmation agreement does not impose an undue hardship on the debtors.
- C. That the undersigned attorney has fully discussed this matter with the debtors and the decision to enter into the voluntary agreement is solely that of the debtors and the debtors are acting under no coercion or compulsion.
- D. This declaration is based upon information furnished to declarant and is to the best of declarant's knowledge and belief.
- E. The undersigned attorney has fully advised the debtors of the legal effect and consequence of the agreement as specified in 11 U.S.C. 524© and any default thereunder.

This 6th day of May 2005.

/s/ PATRICK W. RODERY
Attorney for debtors
Patrick W. Rodery

Loan #9496005330